

Future Shock
DOWNLOAN

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Chip Cardigan is a man running out of time.

50 years in the future - the advent of widespread 3D printing technology has led to a society where no one buys anything any more – instead they lease it from fabrication exchanges. 'From dust to stuff' as the government ad campaigns say. This is called Downloading.

Chip is a debt juggler – switching his fabrication leases from one company to another at the very last hour, taking advantage of last-minute offers and getting an extra few days APR each time.

While the common pleb spends a huge chunk of his waking life queueing at the Fab-Xchanges, Cab's illegal DL Socket (Downloan Socket) allows him to use grey market exchange machines, bucking the system. While trying to dial through a deal with a dodgy fab-merchant called Lynch Faith, he receives some bad news. With only hours left on the majority of his leases, all of his lenders have sold of his outstanding time-debt to a seriously disreputable new exchange trading company called Payday Inc. - who have blocked it from being passed on to anyone else.

'Who are Payday? You know?' Chip asks Lynch.

'They been buying up exchanges left and right... Some reckon they be a new monopoly. Not to be messed with!'

Cut to Chip – running for his life from thugs who've come to claim on his loans.

Chip races through an irate exchange queue - where we get a glimpse of how the process works. Most of the people are carrying fabricated items (furniture, TVs, coats, phones...) which they intend to trade in. Then they'll be broken down into raw fabricator dust and refabricated – the exchange keeping some of the dust as payment.

Chip takes to the roofs and, finally losing his pursuers, he heads for a secret apartment he has hidden away. Time is running out on everything he owns though and just as he reaches his safe house his keys dissolve into fab dust. He breaks in through an attic window but, as he's searching for stuff to trade in and refab, the apartment itself starts to crumble.

There was a full day left on this place's lease – he's being set up! But since he's been illegally exchange trading he has no avenue of complaint – the cops certainly won't care.

Only black market exchanges will take broken dust – individuals are strictly forbidden from trading it. Once something has been dissolved it is physically reclaimed by the loans company. When the Payday Inc. loan sharks show up to reclaim the apartment dust, Chip has to run again – with only the clothes on his back and a rucksack full of dust to his name.

Buildings around him start to fall – cars dissolve. They're actually trying to kill him! He barely escapes with his life.

He makes his way to Old Bank – the dangerous, dirty, underworld part of the city – and tracks down Lynch Faith – the only fence in town dodgy enough to take this 'very hot' dust off his hands.

'I want a gun,' Chip says.

'Length of lease?'

'An hour.'

With minutes left on his DL Socket accesses his account using a grey market exchange machine –

sure enough his account is being sucked dry by the new owners of his debt. He knows that logging in will alert them to his whereabouts.

His DL Socket dissolves – reducing him to using legal exchanges like any other pleb citizen. He looks at the small pile of dust in his hand and shakes his head.

'We'll take that,' says a loan shark, a team of heavies behind him.

'Why me?'

'We're on a mission to make an example of *anyone* abusing the Downloan framework, Mr Cardigan. This sort of behaviour is unacceptable. You're making a mockery out of the system within which we thrive. And that will not do.'

Chip pulls his gun and fires. It sounds an unsatisfying click.

'You're not used to playing with the big boys, Chip. I gave you the gun you requested. But you didn't even think to ask for bullets.'

Lynch Faith appears – Payday Inc. is his company.

Lynch declares Chip bankrupt while his right-hand goon reads some legalese. He clicks his fingers and one of the goons approaches Chip with what looks like a heavy duty taser. One zap and Chip dissolves into what makes the world go round: Fabricator dust.

'Next?' Lynch asks a goon consulting a tablet device.

'Carluccio, G – he has seventy four minutes left on 643 individual leases. He hasn't paid up in three years.'

'We'd best get a move on then.'